



Express Mail No. EV 127538136 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

McDONALD, Gregory et al.

Application No.

09/368,045

Filed:

August 3, 1999

For:

**SYSTEM AND METHOD FOR
AUTOMATED BILL PAYMENT SERVICE**

Examiner:

Kyle, C.

Group Art Unit:

2164

Assistant Commissioner for Patents

Box RCE

Washington, DC 20231

AMENDMENT AND REMARKS

Sir:

Responsive to the Office Action mailed November 7, 2001, Applicants respectfully request reconsideration of the application in light of the following Amendment and Remarks. Applicants previously filed a Notice of Appeal and a three-months extension of time and fee on May 6, 2002, and a Request for Continued Examination and fee and a three-months extension of time and fee are filed concurrently herewith.

In the Claims:

Please add the following new claims 82-84:

Sub C 82. (New) A method of bill payment service for a customer, comprising:

providing a bill payment application accessible by the customer via a telephonic connection and having a menu of bill payment options;

B1 establishing a condition for non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative via the telephonic connection as a security measure, said condition consisting at least in part of selection by the customer from the bill payment options for one of a recurring bill payment option and an add or change payee for bill payment option;

allowing the customer to enter at least one selection on the bill payment application from the menu of bill payment options; and

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